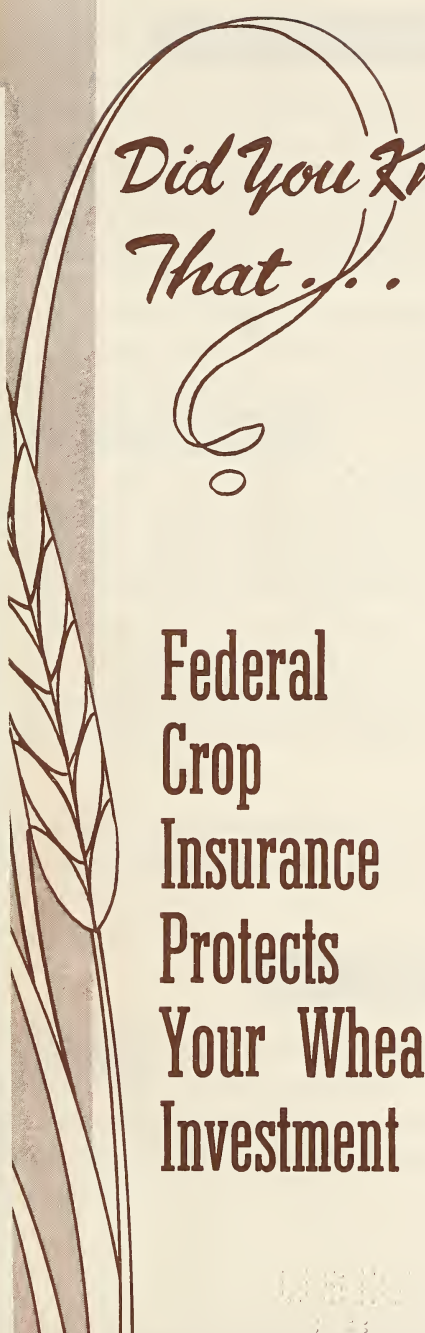


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Do not assume content reflects current scientific knowledge, policies, or practices.



*Did You Know
That . . .*

**Federal
Crop
Insurance
Protects
Your Wheat
Investment**

U.S. DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C.

A BUSINESS PROPOSITION

Federal Crop Insurance is a business proposition with the farmer paying a premium for protection and collecting an indemnity when his crop is destroyed or so severely damaged that it does not return the amount for which he is protected.

This protection is available to most owner-operators, tenants, and landlords who apply. Some land and a few producers are not eligible due to the risk involved.

The applicant is issued a crop insurance policy which will continue in force until canceled by him or the Corporation. The insured may cancel his policy any year before the deadline date specified in the policy. The policy continues in force at the insured's decision and saves the many farmers who recognize the value of protecting their crop investments every year the bother of making a new application each year.

The policy covers all insurable acreage in the county in which the insured has an interest at the time of seeding.

INSURANCE UNITS

While one application covers all the acreage in which the insured has an interest at planting time, this acreage may involve more than one insurance unit. Losses are settled separately on each insurance unit.

All insurable acreage in the county in which the insured has 100 percent interest (including land rented for cash) constitutes one insurance unit.

All acreage which has the same operator and the same owner forms one insurance unit. While an individual can have only one unit in which he has 100 percent interest in the crop, he will have as many insurance units as he has landlords or tenants in the case of share rentals.

AMOUNT OF PROTECTION

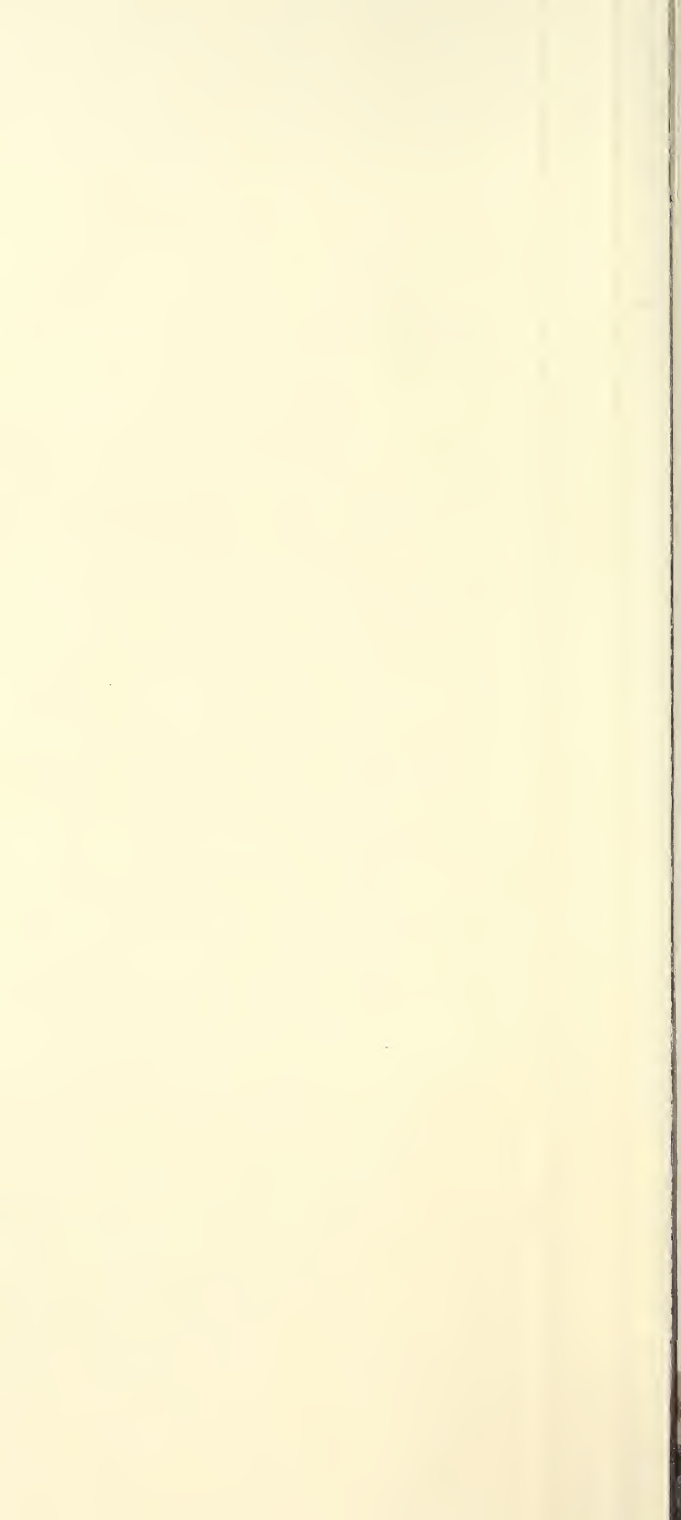
The amount of protection for an insurance unit is based on the number of acres seeded to wheat on the unit and the coverage per acre which has been established.

The coverage is established in three progressive stages, increasing as the insured's investment in the crop increases.

The first stage of coverage applies to acreage released by the Corporation at the producer's request and planted to a substitute crop. The second applies to unharvested acreage and the third to harvested acreage.

PREMIUM

The insured's premium is based on the number of acres seeded, the premium rate per acre, and his interest in the crop.



If the insured reports his acreage promptly after seeding and pays his premium before the discount date specified in the policy, *his premium is discounted 5 percent.*

A crop insurance premium is a part of the farm operating costs and is deductible as such for income-tax purposes.

INDEMNITIES

When an indemnity is due the insured, it is paid promptly by Government check.

The insured must report any material damage to the crop promptly after it occurs and must report any loss within 15 days after harvest.

As a progressive farmer, you will want "All-Risk" Federal Crop Insurance protection to return your investment if what can happen does happen to your crop this year, next year, or any year.

You will recognize that your premium underwrites your other operating expenses against crop catastrophes that you hope will never strike your farm.

You will protect so that IF they do, you will collect.

Act Now

Complete details and an application may be secured at your County Office or from an authorized agent.

YOUR OPPORTUNITY AND YOUR PROGRAM

Federal Crop Insurance is provided by the Government because this needed all-risk protection is not otherwise available to farmers. Consequently it is operated on a strictly nonprofit basis.

Premium rates are intended only to cover losses paid over a period of years. They are adjusted periodically by the actual loss experience in the county. Since Congress provides the administrative expenses of this program, crop insurance actually is available to you at less than cost.

If premiums paid in a county exceed the losses paid, this reserve is credited to the county. When the county reserve exceeds the reserve requirement established for the county, the surplus reserve is returned to participating farmers through a premium adjustment the following year.

**UNITED STATES
DEPARTMENT OF AGRICULTURE
The Federal Crop Insurance Corporation**



NO CROP GROWS UNDER OPEN SKY WITHOUT RISK OF LOSS

A Federal Crop Insurance policy protects the crop investment against loss from unavoidable production hazards that man cannot control . . . drought . . . excessive rain . . . flood . . . hail . . . wind . . . frost . . . lightning . . . fire . . . wildlife . . . insect infestation . . . plant diseases . . . and others, too.

Federal Crop Insurance protects you against the unknown—the many production risks that can destroy any crop on any farm any year. It adds stability to a farming operation by assuring the farmer when he seeds that he will at least get his investment back if it is a poor crop year and the profitable bumper harvest that he expected fails to materialize.

It is a basic principle of good business to protect what you invest. Wheat farming is a good business . . . Federal Crop Insurance will make it a better business.

